Index to Volume 85

GUIDE TO PAGE REFERENCES IN MONTHLY ISSUES

Issue	*Text*	*"A" Pages*		*Issue*	*Text*	*"A" pages*	
			Index to tables				*Index to tables*
January	1– 80	1–76	66	July	459–528	1–78	66
February	81–146	1–90	76	August	529–598	1–86	76
March	147–216	1–78	64	September	599–654	1–92	80
April	217–286	1–78	64	October	655–708	1–78	66
May	287–368	1–90	76	November	709–784	1–88	76
June	369–458	1–82	64	December	785–838	1–94	64

The "A" pages consist of statistical tables and reference information. Statistical tables are indexed separately (see p. A64 of this issue).

Pages

1stSource Community Development Resource Guide, web site ... 818

ADAIRSVILLE Bancshares, Inc. ... 112, 145
Adams, Donald, appointed Senior Adviser, International Finance ... 331
Agreement corporation ... 601
Ahn, John H., enforcement action, 1996 ... 216
Alexander, Lewis S., Deputy Director, Division of International Finance, resignation ... 732
Allison, Theodore E., Assistant to the Board, Federal Reserve System Affairs, Office of Board Members, retirement ... 331
Ambroseno, Laura F., articles ... 396–400, 616–20
Annual Report, 85th, 1998 ... 491
Annual Report, Budget Review, 1999 ... 491
Articles
- Aggregate disturbances, monetary policy, and the macroeconomy: The FRB/US perspective ... 1–19
- Banking relationships of lower-income families and the governmental trend toward electronic payment ... 459–73
- Highlights of domestic open market operations during 1998 ... 217–35
- Industrial production and capacity utilization: 1998 annual revision ... 20–33
- International activities of U.S. banks and in U.S. banking markets ... 599–615
- Launch of the euro ... 655–66
- Monetary policy reports to the Congress ... 147–77, 529–52
- Profits and balance sheet developments at U.S. commercial banks in 1998 ... 369–95
- Role of specialized lenders in extending mortgages to lower-income and minority homebuyers ... 709–23
- Treasury and Federal Reserve foreign exchange operations ... 178–83, 396–400, 616–20, 808–13
- Treasury securities market: Overview and recent developments ... 785–806
- Trends in home purchase lending: Consolidation and the Community Reinvestment Act ... 81–102
- U.S. international transactions in 1998 ... 287–99

ATM cards, consumer protection ... 324
Auctions, Treasury securities ... 791
Avery, Robert B., article ... 81–102

BANK Examination Report Privilege Act ... 481
Bank holding companies ... 50, 267, 328
Bank Holding Company Act of 1956
- Applications approved under
  - 1st Constitution Bancorp ... 453

Pages

Bank Holding Company Act of 1956—Continued
- Applications approved under—Continued
  - 1st State Bancorp, Inc. ... 453
  - 1st State Bank Foundation, Inc. ... 453
  - A.B. Bancshares of Delaware, Inc. ... 590
  - A.B. Bancshares, Inc. ... 590
  - ABN AMRO Bank, N.V., Amsterdam, The Netherlands ... 780
  - ABN AMRO Holding, N.V., Amsterdam, The Netherlands ... 780
  - Ace Gas, Inc. ... 211
  - ACNB Corporation ... 134
  - Adbanc, Inc. ... 211
  - AEA Bankshares, Inc. ... 134
  - Alabama National Bancorporation ... 134
  - Albion National Management Company, Inc. ... 73
  - Aliant Financial Corporation ... 134
  - Alta Vista Bancshares, Inc. ... 776
  - Altrust Financial Services, Inc., ESOP ... 211
  - Ambank Company, Inc. ... 351
  - AmBank Holdings, Inc. ... 72
  - Ameri-National Corporation ... 348
  - American Heartland Bancshares, Inc. ... 701
  - AmericasBank Corp. ... 776
  - Ameriwest Corporation ... 453
  - Amoret Bancshares, Inc. ... 521
  - Amundson Family, Limited Partnership ... 72
  - Anchor Financial Corporation ... 134
  - Apex Mortgage Company ... 650
  - Applachian Bancshares, Inc. ... 72
  - Area Bancshares Corporation ... 72, 211, 837
  - Arvest Bank Group, Inc. ... 72, 701
  - Associated Banc-Corp. ... 76, 135, 650
  - Astra Financial Corporation ... 72
  - Atlantic BancGroup, Inc. ... 280
  - Avondale Financial Corp. ... 280
  - Backlund Investment Company ... 836
  - Backlund Scott Company ... 836
  - Backlund–White, Inc. ... 836
  - Banc Corporation ... 590
  - Bancorp of Okolona, Inc. ... 72
  - Bancorp of Rantoul, Inc. ... 211
  - Bancorp, Inc. ... 701
  - BancTenn Corporation ... 452, 590
  - Bank Calumet ... 704
  - Bank Capital Corporation ... 590
  - Bank of America Corporation ... 704, 837

Pages

Bank Holding Company Act of 1956—Continued
Applications approved under—Continued
Bank of DeSoto, N.A., Employee Stock Ownership Trust ... 453
Bank of Montreal, Toronto, Canada ... 523, 652
Bank of Nashville ... 593
Bank of New York Capital Markets, Inc. ... 75
Bank of New York Company, Inc. ... 75, 282, 523
Bank On It, Inc. ... 776
Bank One Corporation ... 139, 280
Bank United Corp. ... 590
BankFirst Corporation ... 593
Banking Corporation of Florida ... 590
Bankmont Financial Corporation ... 523, 652
Banknorth Group, Inc. ... 72
Banque Nationale de Paris, Paris, France ... 139, 704
Banterra Corp. ... 453
Barret Bancorp, Inc. ... 211, 453
Bartonville Investment Company ... 836
Bauer Investments, Ltd. ... 348
Bauer Managment, Inc. ... 348
Baxter Bancshares, Inc. ... 590
Bay View Bank ... 282
Bay View Bank, N.A. ... 282
Bay View Capital Corporation ... 282, 593
BB&T Corporation ... 75, 140, 525, 594, 653, 704
BB&T Financial Corporation of Virginia ... 140
BCB Holding Company ... 701
BCC Bancshares, Inc. ... 211
BCC Bankshares, Inc. ... 701
Belvedere Capital Partners, Inc. ... 72, 591
Belvedere Capital Partners, LLC ... 453, 650
Beulah Bancorporation, Inc. ... 72
Bloomfield Hills Bancorp, Inc. ... 521
Bluestem Bank Holding Company, L.L.C. ... 72
BNKU Holdings, Inc. ... 590
BNY Capital Markets, Inc. ... 282
Boiling Springs Bancorp ... 776
Boiling Springs, MHC ... 776
BOK Financial Corporation ... 139, 521, 591
Boston Private Financial Holdings, Inc. ... 837
Bridge Information Systems, Inc. ... 71
Britton & Koontz Capital Corporation ... 75
Brookline Bancorp, Inc. ... 779
Brookline Bancorp, M.H.C. ... 779
Bryan Family Management Trust ... 135
BSB Bancorp, Inc. ... 521
BSB Bank and Trust Company ... 521
BT Financial Corporation ... 594
Buckeye Bancshares, Inc. ... 776
Bugbee Family, Limited Partnership ... 72
Business Bank Corporation ... 211
BW Bancorp ... 348
California Community Financial Institutions Fund, Limited Partnership ... 72, 591, 650
California Financial Bancorp ... 72
Cameron Bancshares of Delaware ... 280
Cameron Bancshares, Inc. ... 280
Capital Bancorp, Inc. ... 280
Capital Bancshares, Inc. ... 348
Capital Bank Corporation ... 135
Capital City Group, Inc. ... 452
Capitol Bancorp, Ltd. ... 521, 702, 777
Cardinal Bancshares, Inc. ... 211
Cardinal Financial Corporation ... 213, 650
Carolina First Corporation ... 213, 348
Carthage Nevada Financial Group, Inc. ... 348
Carthage State Bancshares, Inc. ... 348
Castle Creek Capital Partners Fund I, L.P. ... 135, 212, 349
Castle Creek Capital Partners Fund IIa, L.P. ... 348, 349, 650
Castle Creek Capital Partners Fund IIb, L.P. ... 348, 349, 650
Castle Creek Capital, L.L.C. ... 135, 212, 349, 650
CBCC, Inc. ... 211
CBOT Financial Corporation ... 140
CCBT Bancorp, Inc. ... 135
CDS Bancorp, Inc. ... 135
Centennial Bank Holdings, Inc. ... 455
Centennial First Financial Services ... 836
Centon Bancorp, Inc. ... 521

Pages

Bank Holding Company Act of 1956—Continued
Applications approved under—Continued
Central Bancompany, Inc. ... 591, 652
Central Bancorp, Inc. ... 211
Central Bancshares of Kansas City, Inc. ... 211
Central Bancshares, Inc. ... 280
Central Bank ... 280
Central Financial Corporation ... 521
Central Illinois Bancorp, Inc. ... 779
Central of Kansas, Inc. ... 777
Central South Bancorporation, Inc. ... 72
Central Texas Bankshares Holdings, Inc. ... 348
Centura Banks, Inc. ... 71, 134
Century South Banks, Inc. ... 348
Chambers Bancshares, Inc. ... 213
Chaparral Bancshares of Delaware, Inc. ... 72
Chaparral Bancshares, Inc. ... 72
Charter One Financial, Inc. ... 704
Chelsea Bancshares, Inc. ... 280
Cherokee Banking Company ... 591
Chickasha Bancshares, Inc. ... 140
Citicorp ... 779, 838
Citicorp Strategic Technology Corporation ... 779, 838
Citigroup, Inc. ... 455, 779, 838
Citizens Bancorp Investment, Inc. ... 591
Citizens Bancorporation of New Ulm, Inc. ... 72
Citizens Bancshares of Southwest Florida ... 521
Citizens Banking Corporation ... 838
Citizens Bankshares Employee Stock Ownership Plan and Trust ... 211
Citizens Corporation ... 453
Citizens First Corporation ... 211
Citizens National Bank ... 136
Citrus Financial Services, Inc. ... 836
City Holding Company ... 591
Clark County Bancshares, Inc. ... 348
Clarkston Financial Corporation ... 135
CNB, Inc. ... 522
Coast Community Bancshares, Inc. ... 280
Coconut Grove Bankshares, Inc. ... 650
Colorado County Investment Holdings, Inc. ... 348
Columbia Bancorp ... 73
Columbiana Bancshares, Inc. ... 593
Comerica, Inc. ... 139
Commerce Bancorp, Inc. ... 135, 348
Commerce Bancshares, Inc. ... 453, 651, 702
Commercial Bancshares, Inc. ... 591
Commercial Credit Corporation ... 455
Commonwealth Bancshares, Inc. ... 593, 704
Community Bancorp of New Jersey ... 594
Community Bancshares Corp. ... 73
Community Bancshares of Mississippi ... 281
Community Bancshares of Mississippi, Inc. ... 777
Community Bancshares, Inc., Employee Stock Ownership Plan and Trust ... 73
Community Banks of the South, Inc. ... 650
Community Commercial Bancshares, Inc. ... 453
Community Financial Group, Inc. ... 75, 593
Community First Bancshares, Inc. ... 211, 453, 650
Community First Bankshares, Inc. ... 351
Community Investments, Inc. ... 213
Community Loan Company ... 282, 351, 524
Community National Bancorporation ... 777
Community National Bank Corporation ... 76
Community One Bancshares, Inc. ... 777
Community Shores Bank Corporation ... 73
Community Spirit Bancshares, Inc. ... 73
Community State Bancshares, Inc. ... 453
Community Trust Financial Services, Corp. ... 282, 351, 524
Compass Bancshares, Inc. ... 134
Concord, EFS, Inc. ... 351
Consolidated Equity Corporation ... 455, 591
Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A., Rabobank Nederland, Utrecht, The Netherlands ... 351
Cornerstone Bancorp ... 702
Cornerstone Bancorp, Inc. ... 211
Cowlitz Bancorporation ... 652
Credit Suisse First Boston, Zurich, Switzerland ... 652
Credit Suisse Group, Zurich, Switzerland ... 652

Pages

Bank Holding Company Act of 1956—Continued
Applications approved under—Continued
Criterion Investment Management, LLC 653
Cullen/Frost Bankers, Inc. 133, 452, 520
Cumberland Bancorp, Inc. 351
Cyrus Bancshares, Inc. 211
Dai-Ichi Kangyo Bank, Limited, Tokyo, Japan 704
Dai-Ichi Kangyo Fuji Trust and Banking Co., Ltd., Tokyo, Japan 704
Darlington County Bancshares, Inc. 524
Decatur Bancshares, Inc. 139
Decatur Corporation, Inc. 522
Delta Bancorp, Inc. 351
Delta Bancshares of Louisiana, Inc. 591
Delta Trust & Banking Corporation 777
Deutsche Bank AG, Frankfurt am Main, Federal Republic of Germany 139, 524
DFC Acquisition Corporation Two 777
Diamond Bancshares 214
Doral Financial Corporation 704
Doss, Ltd. 777
Dresdner Bank AG, Frankfurt, Germany 76
Dresdner RCM Global Investors, LLC 76
Durant Bancorp, Inc. 211, 522, 777
East Alabama Financial Group, Inc. 591
East West Bancorp 73
EBA Bancshares, Inc. 135
Eggemeyer Advisory Corp. 135, 212, 349, 650
Enterbank Holdings, Inc. 139
EverTrust Financial Group, Inc. 777
F&M Bancorporation, Inc. 522, 838
F.N.B. Corporation 136
Farm and Home Insurance Agency, Inc. 352
Farmers & Merchants Bancorp 349
Farmers State Bancshares, Inc. 281
Farmers State Corporation 652
Fayette Bancorporation 702
FBOP Corporation, Inc. 135, 139
FCNB Corp. 525
Fidelity Company 702
Fifth Third Bancorp 135, 213, 522, 591, 593, 652, 777, 780
Fifth Third Bank of Southern Ohio 135
Fifth Third Bank, Cincinnati 213, 652
First Ada Bancshares, Inc. 351
First American Bank Group, Ltd. 135, 349
First American Credit Corporation 135
First Bancshares Corporation 650
First Bancshares, Inc. 135, 836
First Bank Corp. 73
First Bank Shares of the South East, Inc. 213
First Banking Company of Southeast Georgia 349
First Banks, Inc. 650
First Busey Corporation 779
First Capital Bank Holding Corporation 454
First Commerce Bancshares of Colorado, Inc. 212
First Commerce Bancshares, Inc. 212
First Commonwealth Financial Corporation 73
First Community Bancorp, Inc., Glasgow, Montana 73
First Community Bancorp, Inc., Pahokee, Florida 73
First Community Financial Corporation 349
First DuPage Bancorp, Inc. 281
First Express of Nebraska, Inc. 135
First Financial Banc Corporation 522
First Financial Bancorp 349, 454
First Flo Corporation 702
First Frederick Financial Corporation 75
First Interstate BancSystem, Inc. 591
First Leesport Bancorp, Inc. 591
First Louisiana Bancshares, Inc. 591
First M&F Corporation 779
First Merchants Corporation 281
First Mutual Bancshares, Inc. 702
First Mutual of Richmond, Inc. 524
First National Bancshares, Inc., ESOP and 401(k) Trusts 73
First National Bank at St. James, ESOP and Trust 136
First National Bank of Clovis, Employee Stock Ownership Trust 212
First National Bank of Nevada 522

Pages

Bank Holding Company Act of 1956—Continued
Applications approved under—Continued
First National Bank of Nevada Holding Company 522
First National Bank of the Rockies 522
First National Bankshares of Beloit, Inc. 524
First National Corporation 651
First National Corporation, North Dakota 139
First National of Nebraska, Inc. 520
First Perry Bancorp, Inc. 136
First Personal Financial Corp. 281
First Poteau Corporation 523
First Premier Financial Corporation 591
First Pryor Bancorp, Inc. 139
First Security Bancorp 136
First Security Corporation 520
First Security Group, Inc. 777
First Sooner Bancshares, Inc. 779
First State Bancorp 591
First State Bank of Canadian 778
First Sterling Banks, Inc. 349
First Tennessee National Corporation 210
First Union Corporation 136, 779
First Valley Corporation 523
First Washington Bancshares, Inc. 73
First Western Bancorp, Inc. 139, 593, 652
First York Ban Corp. 73
FirstBank Holding Company of Colorado 520
FirstBank Holding Company of Colorado, ESOP 133
FirstBank Holding Company, Employee Stock Ownership Plan 520
Fishback Financial Corporation 212
FJSB Bancshares 214
FLAG Financial Corporation 591, 704, 777
Fleet Financial Group, Inc. 139
Florida Business BancGroup, Inc. 778
FMLB Acquisition, Inc. 836
FNB Financial Services Corporation 704
FNBR Holding Corporation 522
Foresight Financial Group, Inc. 522
Fortis (B), Brussels, Belgium 282
Fortis (NL) N.V., Utrecht, The Netherlands 282
Founders Bancshares, Inc. 212
Fountain View Bancorp, Inc. 281
Fox River Valley Bancorp, Inc. 281
Franklin Bancshares, Inc. 350
Frontier Financial Corporation 136, 592
Fuji Bank, Limited, Tokyo, Japan 704
FVNB Corp. 140
FVNB Delaware Corp. 140
FWBI Acquisition Corp. 592
Gateway American Bancshares, Inc. 136
Georgia Community Bancorp, Inc. 702
German American Bancorp 139
German American Capital Corporation 524
Gibbon Exchange Company 211
Gilmer National Bancshares of Delaware, Inc. 778
Gilmer National Bancshares, Inc. 778
Glacier Bancorp, Inc. 136
GLB Bancorp, Inc. 593
Gold Banc Corporation, Inc. 76, 351, 704
Goodenow Bancorporation 454
Grand Bancorp, Inc. 281
Great Northern Corporation 702
Great Southern Bancorp, Inc. 282
GreatBanc, Inc. 838
Greater Bay Bancorp 350, 702
Greater Community Bancorp 454
Greene County Bancorp, Inc. 73
Greene County Bancorp, MHC 73
Greenville Community Financial Corporation 281
Griffith Family Financial Holdings, L.L.C. 702
Guaranty Development Company 524
Guaranty Inc. 524
Habersham Bancorp 454
HaleCo Bancshares, Inc. 651
Harbor Bancorp, Inc. 778
Harleysville National Corporation 136
HCNB Bancorp, Inc. 651
Heartland Bancshares, Inc. 592

Pages

Bank Holding Company Act of 1956—Continued
Applications approved under—Continued
Henderson Citizens Bancshares, Inc. ... 136
Henderson Citizens Delaware Bancshares, Inc. ... 136
Heritage Financial Corporation ... 136
High Point Financial Services, Inc. ... 73
Hillcrest Bancshares, Inc. ... 836
Home Valley Bancorp ... 593
Homeside Lending, Inc. ... 455
Homestead Financial Corporation, Employee Stock Ownership Plan ... 136
Hometown Banc Corp. ... 350
Hometown Independent Bancorp, Inc. ... 350
Horizon Bancorporation, Inc. ... 836
Horizon Financial Corp. ... 454
HSBC Finance (Netherlands), London, England ... 649
HSBC Holdings B.V., Amsterdam, The Netherlands ... 649
HSBC Holdings, plc, London, England ... 134, 649
Hudson City Bancorp, Inc. ... 522
Hudson City, MHC ... 522
Humboldt Bancorp ... 212
Huntsville Holdings, Inc. ... 350
Imperial Bank ... 778
Independence Bancorp ... 454
Independent Bancshares, Inc. ... 75
Independent Bank Corporation ... 592
Independent Community Bankshares, Inc. ... 704
Indiana Community Bancorp, Limited ... 777
Intervest Bancshares Corporation ... 281
InterWest Bancorp, Inc. ... 778
Inwood Bancshares, Inc. ... 702
Iowa Community Bancorp, Inc. ... 454
Ipswich Bancshares, Inc. ... 592
J. Carl H. Bancorporation ... 593
J.P. Morgan & Co., Incorporated ... 593
J.P. Morgan Capital Corporation ... 593
J.R. Montgomery Bancorporation ... 281, 651
Jacksonville Bancorp, Inc. ... 136
James Monroe Bancorp, Inc. ... 593
James River Bankshares, Inc. ... 651, 779
Jamesmark Bancshares, Inc. ... 651
Jere J. Ruff Family, Limited Partnership II ... 703
Kennett Merger Corporation ... 836
Kentucky National Bancorp, Inc. ... 350
Kercheval Limited Partnership ... 778
KeyCorp ... 593
Kircher Bank Shares, Inc. ... 592
La Plata Bancshares Delaware, Inc. ... 651
La Plata Bancshares, Inc. ... 651
Lakeland Bancorp, Inc. ... 350
Landesbank Baden-Wurttemberg, Stuttgart, Germany ... 838
Lea M. McMullan Trust ... 836
Lehigh Acres First National Bancshares, Inc. ... 702
Letchworth Independent Bancshares Corporation ... 454
Lewiston Bancorp ... 702
Lincoln County Bancorp, Inc. ... 136
LNCB Corporation ... 281
Lubbock National Bancshares, Inc. ... 455
M&F Bancorp, Inc. ... 592
M&I Data Services, Inc. ... 214, 779
M&T Bank Corporation ... 283
M.R. Melton, Limited Partnership ... 454
Machias Bancorp, Inc. ... 74, 76
Machias Bancorp, MHC ... 74, 76
Macks Creek Bancshares, Inc. ... 522
Madison Financial Corporation ... 136
Mahaska Investment Company ... 652
Main Street Bancorp, Inc. ... 702
Marine Bancorp, Inc. ... 837
Marine Bancshares, Inc. ... 350
Marlborough Bancorp ... 212
Marquette Bancshares, Inc. ... 136, 139, 779
Marshall & Ilsley Corporation ... 214, 351, 705, 779
Mason-Dixon Bancshares, Inc. ... 137
McClain County Bancorporation ... 455
McDonald Investments, Inc. ... 593
McIlroy Family, Limited Partnership ... 212
Mellon Bank Corporation ... 214, 705
Memphis Bancshares, Inc. ... 350

Pages

Bank Holding Company Act of 1956—Continued
Applications approved under—Continued
MemphisFirst Corporation ... 281
Mercantile Bancorp, Inc. ... 454, 702
Mercantile Delaware Bancorp, Inc. ... 454
Merchants & Manufacturers Bancorp ... 651
Merit Holding Corporation ... 282
Metroplex North Bancshares, Inc., Employee Stock Ownership Plan ... 350
MHBC Investments, Limited Partnership ... 522
Mid-Atlantic Community BankGroup, Inc. ... 74
Mid-Missouri Bancshares, Inc. ... 838
Midwest Bancorporation, Inc. ... 454
Milk River Banquo, Inc. ... 702
Mille Lacs Bancorporation, Inc. ... 778
Millennium Bankshares Corporation ... 350
Minster Financial Corp. ... 522
Monument Bancshares, Inc. ... 350
Mortgage Capital Investors ... 214
Morton Community Bank, Employee Stock Ownership Plan and Trust ... 350
MSB Leasing, Inc. ... 76
Mt. Sterling Bancorp, Inc. ... 74
Mutual Bancorp of the Berkshires, Inc. ... 76
NATCOM Bancshares, Inc. ... 837
National Australia Bank, Limited, Melbourne, Australia ... 76, 455
National Bancshares Corporation of Texas ... 780
National Bank of Commerce in Superior ... 837
National City Corporation ... 705
National Commerce Bancorporation ... 651
National Westminster Bank, Plc, London, England ... 282, 705
Nationwide Bankshares, Inc. ... 281
NBC Capital Corporation ... 137
NCB Holdings, Inc. ... 351
New Commerce BanCorp ... 522
New Galveston Company ... 133, 520
Newco Alaska, Inc. ... 522
Nexity Financial Corporation ... 837
Nixon Bancshares, Inc. ... 137
North Country Financial Corporation ... 524
Northern Star Financial, Inc. ... 137, 652
Northfield Bancshares, Inc. ... 454
Northpointe Bancshares, Inc. ... 137
Northwest Financial Corp. ... 652
Norway Bancorp, Inc. ... 780
Norway Bancorp, MHC ... 780
Norwest Financial Services, Inc. ... 140, 214, 455
Norwest Financial, Inc. ... 140, 214, 455
Norwest Insurance, Inc. ... 456, 652
Norwest Mortgage, Inc. ... 140, 214, 594, 780, 838
Norwest Services, Inc. ... 705
Norwest Ventures, LLC ... 140, 214, 594, 838
Oak Hill Financial, Inc. ... 703, 705
Oakland Financial Services, Inc. ... 780
Ogden Bancshares, Inc. ... 522
OGS Investments, Inc. ... 74
Old Kent Financial Corporation ... 521, 701
Old Mission Bancorp, Inc. ... 778
Old National Bancorp ... 210
Old Point Financial Corporation ... 139
Olney Bancshares of Texas, Inc. ... 778
Olympia Financial Corporation ... 283
Oneida Financial Corp. ... 74
Oneida Financial, MHC ... 74
Osceola Bancorporation, Inc. ... 212
Oswego County Bancorp, Inc. ... 522
Oswego County, MHC ... 522, 592
Overton Delaware Corporation ... 212, 837
Overton Financial Corporation ... 212, 837
P&C Investments, Inc. ... 212
PAB Bankshares, Inc. ... 137
Pacific Community Banking Group ... 590
Pacific Continental Corporation ... 281
Palmer Bancshares, Inc. ... 74
Pandora Bancshares ... 214
Park Cities Bancshares, Inc. ... 591
Parkway National Bancshares, Inc. ... 778
Passumpsic Bancorp ... 524

Pages

Bank Holding Company Act of 1956—Continued
Applications approved under—Continued
Patriot Bank Corp. ... 76
Patriot National Bancorp, Inc. ... 778
PB Financial Services Corporation ... 592
Pembina County Bankshares, Ltd. ... 651
Peninsula Bancorp, Inc. ... 837
Penn Laurel Financial Corp. ... 523
Pennsylvania Commerce Bancorp, Inc. ... 593
People's Utah Bancorp ... 212
Peoples Bancorp of North Carolina, Inc. ... 651
Peoples Bancorp, Inc. ... 651, 703
Peoples Bancorporation, Inc. ... 212
Peoples Florida Banking Corporation ... 703
Peotone Bancorp, Inc. ... 137
PFSB Bancorporation, Inc. ... 350
Piesco, Inc. ... 454, 524
Pilot Grove Savings Bank, Employee Stock Ownership Plan ... 703
Pinnacle Bancorp, Inc. ... 350, 778, 837
Placer Capital Co. ... 650
Pleasants County Bankshares, Inc. ... 74
PNC Bank Corp. ... 139
Popular Cash Express ... 280
Popular Cash Express, Inc. ... 649
Popular International Bank, Inc. ... 280
Popular North America ... 280
Popular, Inc. ... 280, 649
Port William Bancshares, Inc. ... 137
Poteau Bancshares, Inc. ... 523
Premier Bancshares, Inc. ... 651, 703, 778
Pritchard Acquisition Co., Inc. ... 703
Prosperity Bancshares, Inc. ... 703
Provident Bancorp ... 837
PSB Corporation ... 137
Quincy Bancshares, Inc. ... 651
Rae Valley Financials, Inc. ... 778
Readlyn Bancshares, Inc. ... 524
Red River Bancshares, Inc. ... 137
Regions Financial Corporation ... 74, 140, 281
Reliance Bancshares, Inc. ... 454
Republic Bancorp, Inc. ... 524, 592
Rich Land Bancorp, Inc. ... 523
Richland County Bancshares, Inc. ... 137
Richmond Mutual Bancorporation, Inc. ... 524
Ridgewood Financial, Inc. ... 74
Ridgewood Financial, MHC ... 74
Ripley County Bancshares, Inc. ... 350
Rome Bancorp, Inc. ... 703
Rome, MHC ... 703
Roxton Corporation, Employee Stock Ownership Plan ... 523
Royal Bank of Canada, Montreal, Quebec, Canada ... 214
Salt Lick Bancorp, Inc. ... 137
Sam Houston Financial Corp. ... 350
Santa Barbara Bancorp ... 74
Satilla Financial Services, Inc. ... 778
Scripps Financial Corporation ... 592
Security Bank Holding Company ... 75
Security Bank Holding Company, Employee Stock Ownership Plan ... 75
Security Financial Services Corporation ... 837
Sharon Bancshares, Inc. ... 523, 524
Sherwood Banc Corp. ... 214
Silver State Bancorp ... 350
Simmons First National Corporation ... 133, 523
SJN Banc Co. ... 454, 837
Skandinaviska Enskilda Banken, Stockholm, Sweden ... 214
Skillman Bancshares, Inc. ... 212
Sky Financial Group, Inc. ... 592, 593, 703
Skylake Bankshares, Inc. ... 703
Somerset Bancorp, Inc. ... 703
South Alabama Bancorporation, Inc. ... 592
South Branch Valley Bancorp, Inc. ... 350
South Georgia Bank Holding Company ... 212
South Holland Bancorp, Inc. ... 652
South Holland Trust and Savings Bank ... 652
South Plains Delaware Financial Corporation ... 214
South Plains Financial, Inc. ... 138, 214

Pages

Bank Holding Company Act of 1956—Continued
Applications approved under—Continued
South Texas Bancorp of Delaware, Inc. ... 523
South Texas Bancorp, Inc. ... 523
Southeast Bancshares, Inc. ... 454
Southern Bancorp, Inc. ... 75
Southern Financial Bancorp, Inc. ... 778
Southern Jersey Bancorp of Delaware, Inc. ... 703
Southwest Partners, Inc. ... 780, 838
St. Charles Financial Corporation ... 75
Standard Bancshares, Inc. ... 281
Standard Chartered Bank, London, England ... 455
Standard Chartered, PLC, London, England ... 455
State Financial Services Corporation ... 592
State National Bancshares, Inc. ... 212, 282
State Street Corporation ... 71, 282, 351
Stearns Financial Services, Inc., Employee Stock Ownership Plan and Trust ... 455
Sterling Bancorp, Inc. ... 523
Stichting Administratiekantoor ABN AMRO Holding, Amsterdam, The Netherlands ... 780
Stichting Prioriteit ABN AMRO Holding, Amsterdam, The Netherlands ... 780
Stockgrowers Banc Corporation ... 455
Stockmans Financial Group ... 350
Strategic Capital Bancorp, Inc. ... 592
SUM Financial Corporation ... 137
Summersville Bancorporation, Inc. ... 703
Summit Bancorp ... 523
Sun Bancorp, Inc. ... 137
Sun Community Bancorp, Limited ... 521, 702
Suncoast Bancorp, Inc. ... 455
SunTrust Banks, Inc. ... 525, 705
Superior Financial Holding Corporation ... 215
Susquehanna Bancshares, Inc. ... 137, 525
Swedish-American Bancshares, Inc. ... 455
Synergy Bancshares, Inc. ... 213
Synovus Financial Corp. ... 75, 703, 778, 780, 837
Tampa State Bankshares, Inc. ... 76
TB&C Bancshares, Inc. ... 75, 703, 778, 837
TCB Delaware, Inc. ... 138
Terry and Kathy Barrett Family, Limited Partnership ... 75
Texas Country Bancshares, Inc. ... 138
Third Street Bancshares, Inc. ... 651
Tonti Financial Corporation ... 651
Tower Financial Corporation ... 213
Town & Country Bancshares, Inc. ... 75
TransPecos Financial Corp. ... 835
TriCounty Investment Company, Inc. ... 593
Troy Financial Corporation ... 283
Trustmark Corporation ... 525
U.S. Bancorp ... 140, 214, 780
U.S. Trust Corporation ... 214, 705
UBS AG, Basle, Switzerland ... 455
UMB Financial Corporation ... 779
Union Bankshares Corporation ... 214
Union Bankshares, Inc. ... 651
Union National Bancorp, Inc. ... 593
Union Planters Corporation ... 138, 213
Union Planters Holding Corporation ... 138, 213
United Americas Bancshares, Inc. ... 651
United Bancorporation ... 71
United Bancshares ... 214
United Community Banks, Inc. ... 350, 704
United Financial Corp. ... 652
United Financial Group, Inc. ... 76
United Security Bancorporation ... 213
University National Bancshares ... 138
USABancShares, Inc. ... 140
Valley Community Bancshares, Inc. ... 138
Valley National Bancorp ... 75
Valley National Corporation ... 138
Valley View Bancshares, Inc. ... 838
Van Orin Bancorp, Inc. ... 523
VIB Corporation ... 214
Village Bancorp ... 779
Village Bancorp, Inc. ... 837
Village Bancshares, Inc. ... 138
Violeta Investments, Ltd. ... 455

Pages

Bank Holding Company Act of 1956—Continued
Applications approved under—Continued
Virginia Commonwealth Financial Corporation 525
W Holding Company, Inc. 523
Wachovia Corporation 701
Wallowa Bancorp 705
Warren County Bancshares, Inc. 138
Warwick Community Bancorp, Inc. 76
Waukesha Bancshares, Inc. 282
WB&T Bancshares, Inc. 213
WB&T Delaware Bancshares 213
WCB Bancshares, Inc. 351
WCB Holding Company of Illinois 837
Weatherford Foundation of Red Bay, AL, Inc. 75
Wells Fargo & Company 71, 138, 140, 213, 214, 455–6, 592, 593, 594, 652, 705, 780, 838
Westbank Corporation 140, 705
Westdeutsche Landesbank, Girozentrale, Duesseldorf, Federal Republic of Germany 351, 653
Western Bancorp 138
Western Commerce Bank, Stock Bonus Plan and Trust Agreement 704
Western Reserve Bancorp, Inc. 75
Western Sierra Bancorp 138
Western State Agency, Inc. 653
Wewahitchka State Bank, Employee Stock Ownership Plan 704
WJR Corp. 349, 351, 650
Woodlands Bancorp, Inc. 213
Wrightsville Bancshares, Inc. 282
Zions Bancorporation 133, 701
Orders issued under
AmSouth Bancorporation 685–93
ANB Corporation 439–41
Banc Corporation 269–71
Banco Popular de Puerto Rico 59–61
Banco Popular, New York 59–61
Banco Santander, S.A., Madrid, Spain 441–4
BancWest Corporation 271–5
Bank Iowa 693
Bank of New York Company, Inc. 582–6
BankAmerica Corporation 271–5
BankBoston Corporation 582–6, 747–72
Bay Port Financial Corporation 333–5
BB&T Corporation 271–5
BOK Financial Corporation 505–9
BOKF Merger Corporation, Number Seven 505–9
Bremer Financial Corporation 578
C-B-G, Inc. 335
CAB Holding, LLC 51
Canadian Imperial Bank of Commerce, Toronto, Canada 733–6
CFBanc Holdings, Inc. 52
Chase Manhattan Corporation 582–6
Chittenden Corporation 499–505
CIBC Delaware Holdings 733–6
CIBC World Markets Corporation, Toronto, Canada 733–6
CIBC World Markets Inc., Toronto, Canada 733–6
Citizens Financial Group, Inc. 582–6
City Holding Company 53–5
Comerica Incorporated 582–6
Commerzbank AG, Frankfurt am Main, Federal Republic of Germany 336–8
Community Capital Bancshares, Inc. 444–6
Cooper Life Sciences, Inc. 125
Dai-Ichi Kangyo Bank, Limited, Tokyo, Japan 736
Deutsche Bank, AG, Frankfurt am Main, Germany 509–18
First Banks America, Inc. 268
First Banks, Inc. 268
First Security Corporation 207–10
First Union Corporation 271–5, 582–6
Firstar Corporation 738–47
FirstMerit Corporation 128–31
Fleet Financial Group, Inc. 582–6, 747–72
Fuji Bank, Limited, Tokyo, Japan 338–40, 643
Greater American Finance Group, Inc. 125
HSBC Americas, Inc. 582–6
HSBC Holdings, BV, Amsterdam, The Netherlands 582–6

Pages

Bank Holding Company Act of 1956—Continued
Orders issued under—Continued
HSBC Holdings, PLC, London, England 582–6
Ideal Bancshares, Inc. 577
Illini Corporation 831
Istituto Bancario San Paolo di Torino-Istituto Mobiliare Italiano, S.p.A., Turin, Italy 275–7
Manufacturers and Traders Trust Company 694–9
Otto Bremer Foundation 578
Peoples Heritage Financial Group, Inc. 55–8
Piraeus Bank S.A., Athens, Greece 579–81
PNC Bank Corp. 66–8
Popular Transition Bank 59–61
Popular, Inc. 59–61
Royal Bank of Scotland Group, PLC, Edinburgh, Scotland 582–6
Royal Bank of Scotland, PLC, Edinburgh, Scotland 582–6
Security Delaware Pecos Bancshares, Inc. 640
Security Pecos Bancshares, Inc. 640
Stockman Financial Corporation 641
Sulphur Springs Bancshares, Inc. 126
Sulphur Springs Delaware Financial Corporation 126
Sumitomo Bank, Limited, Osaka, Japan 644
Summit Bancorp 582–6
Sun Community Bancorp, Limited 521
SunTrust Banks, Inc. 271–5
Susquehanna Bancshares, Inc. 61–4
Texas Regional Bancshares, Inc. 683–5
Texas State Bank 683–5
Union Planters Corporation 205–7
Union Planters Holding Corporation 205–7
Valley View Bancshares, Inc. 64
Wachovia Corporation 271–5, 340–3
Zions Bancorporation 271–5
Bank Holding Company Supervision Manual 112, 568
Bank Merger Act
Applications approved under
Adams Bank & Trust 352
Anadarko Bank and Trust Co. 215
Ashland Bank 141
Bank of Colorado 141
Bank of Oakfield 352
Bank of Utah 653
BANKFIRST 526
Baylake Bank 283
Berks County Bank 141
Central Savings Bank 525
Centura Bank 77
Chemical Bank, Bay Area 594
Chickasha Bank & Trust Company 141
Citizens Bank 706
Citizens Bank & Trust Company 352, 781
Citizens Banking Company 77
Clear Lake Bank and Trust Company 706
Community First Bank & Trust 594
County Bank 653
Cumberland Bank 781
Eaton Bank 526
Effingham State Bank 706
F&M Bank-Iowa Central 594
F&M Bank-Northern Virginia 283
F&M Bank-Winchester 653
Farmers & Merchants Bank 141
Farmers Bank of Maryland 456
FCNB Bank 526
Fifth Third Bank, Kentucky, Inc. 706
Fifth Third Bank 595
First American Bank 706
First American Bank and Trust Company 215, 595
First Community Bank 352
First Interstate Bank 456, 706
First Liberty Bank & Trust 283
First Security Bank of Nevada 525
First Security Corporation 525
First State Bank 215
First Virginia Bank of Tidewater 595
First Virginia Bank-Southwest 283
Fort Madison Bank & Trust Co. 706
Iowa State Bank 595

Pages

Bank Merger Act—Continued
Applications approved under—Continued
JRB Acquisition Bank, Inc. 653
Laurel Bank 595
Lemay Bank and Trust Company 595
Main Street Bank 706
Manufacturers and Traders Trust Company 283
Marine Midland Bank 141
Minster Bank 526
Mobile County Bank 215
Northwestern Bank 456
Ohio Bank 141, 781
Ossian State Bank 595
People First Bank 215
Peoples Bank and Trust Company of Lincoln County 77
Pinnacle Bank 141, 352, 839
Pinnacle Bank-Torrington 352
Pinnacle Bank of Cheyenne 352
Pleasants County Bank 77
Premier Bank 456
Pullman Bank and Trust Company 595, 706
Republic Security Bank 77, 595
Salin Bank and Trust Company 141
Sky Bank 706, 781
Southern California Bank 215
Southern Financial Bank 781
Southwest Georgia Bank 77
Summit Bank 526
U.S. Bank 215
Union Bank & Trust Company 215
Union Colony Bank 838
Valley Independent Bank 141
WestStar Bank 456, 653
Orders issued under
Arizona Bank 343–6
Civitas Bank 645–7
Poteau State Bank 131–3
United Bank of Philadelphia 773–6
Westdeutsche ImmobilienBank, Mainz, Germany 346
Bank Secrecy Act and money laundering, statement 415–9
Bank supervision, Year 2000 readiness 406
Banking organizations
FAS 133 110
Intercompany tax allocations 111
Loan losses 329
Supervision of large 566, 632
Banking practices, lower-income families, article 459–73
Banking, basic types 466
Bankruptcy Reform Act of 1999 310–2
Basel Committee on Banking Supervision
(*See also* Basle) 611, 613, 635
Basic banking services 466
Basle Committee on Banking Supervision
(*See also* Basel) 306, 319, 424, 566
Bertaut, Carol C., article 655–66
Bids, competitive and noncompetitive 787, 788
Board of Governors (*See also* Federal Reserve System)
Consumer Advisory Council
Meetings 328, 490, 729
New members 193–5
Federal Reserve Bulletin, discontinued tables 112
Final enforcement orders and decisions (*See* Litigation, Final enforcements)
Index of orders and actions taken 70, 277–9, 451, 699
Information Resources Management, Division of, name change 425
International Finance, Division of, reorganization 331
Members
Ferguson, Roger W., Jr., appointed Vice Chairman 727
Ferguson, Roger W., Jr., nomination 670
Lists, 1913–99 ..... 597, 783
Rivlin, Vice Chair, Alice M., resignation 565
Retirement Portability Act, statement 252–5
Staff changes
Adams, Donald 331
Alexander, Lewis S. 331, 732
Allison, Theodore E. 331
Buckley, Kenneth D. 113
Clark, Tillena G. 425

Pages

Board of Governors—Continued
Staff changes—Continued
Connors, Thomas A. 636
Emerson, Marianne M. 425
Farnsworth, Clyde H., Jr. 492
Freeman, Richard T. 636
Hambley, Winthrop P. 113
Helkie, William L. 636
Hooper, Peter III 331, 673
Howard, David H. 636
Jones, David S. 113
Kamin, Steven B. 636
Mingo, John J. 569
Reinhart, Vincent R. 673
Riggs, Betsy 425
Robinson, Donald L. 637
Roseman, Louise L. 492
Stehm, Jeff 113
Stevens, Richard C. 425
Tryon, Ralph W. 331
Weis, John R. 569
Statements and testimony (*See* Statements (including reports and letters))
Thrift Institutions Advisory Council, new members 109
Web site, new design 424
Bomfim, Antulio N., article 369–95
Bonança, Jason J., article 178–83
Bond Market Association 806
Bostic, Raphael W., article 81–102
Brazilian *real* 549
Buckley, Kenneth D.
Appointed Assistant Director, Division of Reserve Bank Operations and Payment Systems 113
Statement 413–5
Business Access to Capital and Credit, conference 672
Business loans 370
Business sector, economic developments 155–8
Buybacks, Treasury debt 804

CALEM, Paul S. article 81–102
Call Report and H.R. 1585 483
Canner, Glenn B., articles 81–102, 709–23
Capacity utilization 21, 25
Capital
Accounts, U.S. 540
Commercial banks 376
Flows, U.S. 297
Capital adequacy, new paper by Basel Committee 566, 632
Carrasco, Ricardo 112, 142–5
Century Date Change Special Liquidity Facility 491, 632
Chairmen and deputy chairmen, Federal Reserve Banks, appointments 727
Check
Cashing outlets, use of 464–6
Collection regulation 111, 256, 329, 333, 632, 817, 830
Settlement 109, 111
Checking accounts, use of by lower-income families 461–3
Chicago Board of Trade 799
China, economic developments 550
Clark, Tillena G., appointed Assistant Director, Division of Information Technology 425
Clearing arrangements 805
Closeout, contractual agreements 311, 323
Collateral
Contractual agreements 311
Federal Reserve notes 411
Commercial and industrial loans 372, 383
Commercial banks
Balance sheet developments 370
Capital 376
Developments of 369–95
Interest income and expense 376
International operations 384
Liabilities 376
Noninterest income and expenses 380, 381
Commodity Exchange Act, statement 484–7
Community development web site 818
Community Reinvestment Act of 1977 81–102
Conference Report, H.R. 3150, statement 322–5

Pages

Connors, Thomas A., promoted to Deputy Associate Director, Division of International Finance ... 636
Consolidation, effects on mortgage lending ... 81–102
Construction loans, regulation on risk-based capital ... 328
Consumer Advisory Council
  Meetings ... 328, 490, 729
  New members ... 193–5
  Nominations sought ... 566
Consumer Handbook on Adjustable-Rate Mortgages ... 491
Consumer Leasing (Reg. M) ... 111, 328, 671, 672, 817
Consumer protection, credit, ATM, and debit cards ... 324
Consumer spending ... 533
Counterparty credit risk-management systems ... 195
Credit
  Availability to lower-income families ... 466
  Cards ... 324, 463
  Discipline at banks ... 728
  Extensions ... 49
  Risk, guidance by Basel Committee ... 635
Credit Risk Modelling: Current Practices and Applications, paper released by Basle Committee ... 424
Credit unions, Year 2000 readiness ... 412
Currency arrangements ... 122, 311, 322

DEBIT CARDS, CONSUMER PROTECTION ... 324
Debt Collection Improvement Act of 1996 ... 468
Debt, U.S. ... 169
Demand deposits, interest on under H.R. 1585 ... 480
Deposit-reporting schedule ... 633
Depository Institution Regulatory Streamlining Act of 1999, H.R. 1585, statement ... 479–84
Depository institutions
  Branch closings, policy ... 633
  Deposit-reporting schedule ... 633
  Disclosures on e-mail accounts ... 671
  Fees charged by Federal Reserve Banks ... 37
  Home mortgage disclosure requirements ... 110, 125
  Loan losses, joint statement ... 38
  Reporting requirements ... 110
  Settlement services ... 38
Derivatives activities ... 106–8, 110, 485–7, 608, 798
Directors, Federal Reserve Banks and Branches ... 355–67
Disclosure requirements, Regulation Z ... 109
Discount rate, regulation ... 37, 639, 670
Discount Rates of Foreign Central Banks, discontinued table ... 112
Dupont, Dominique, article ... 785–806

ECONOMIC developments, by sector
  Business ... 155–8, 535
  Financial markets ... 165–9
  Foreign ... 160–2, 539
  Government ... 158–60, 537–9
  Household ... 153–5, 533
  Labor markets ... 162, 540–2
  Prices ... 163–5, 542–4
Economy, U.S.
  Monetary policy ... 1–19, 243–50
  Performance, monetary policy reports ... 147–77, 529–52, 626–31
  Statements ... 187–9, 626–31
Edge corporations ... 601, 605
EFT '99 ... 469
Electronic benefit transfers and payments ... 459–73
Electronic Fund Transfers (Reg. E) ... 671, 817
Electronic trading ... 806
Emerson, Marianne M., appointed Deputy Director, Division of Information Technology ... 425
Enforcement actions (*See* Litigation, Final enforcement orders issued by Board of Governors)
Equal Credit Opportunity (Reg. B) ... 671, 817
Equity prices ... 168
Euro ... 290
European Central Bank ... 656
Eurosystem ... 656, 657
Event Management Plan, Year 2000 ... 405
Export prices ... 293

FANNIE Mae ... 805

Pages

Farnsworth, Clyde H., Jr., Director, Division of Reserve Bank Operations and Payment Systems, retirement ... 492
Federal Employees Retirement System (FERS) ... 252
Federal funds rate ... 4, 229–32, 565, 670, 817
Federal government, budget ... 537
Federal Open Market Committee
  Action by ... 565, 670
  Conference call ... 46
  Directive ... 817
  Disclosure policy ... 249
  Domestic open market operations, authorization ... 122, 427, 822
  Foreign currency directive ... 429
  Foreign currency operations, authorization ... 428, 430–6
  Meeting minutes
    Sept. 29, 1998 ... 40–7
    Nov. 17, 1998 ... 115–23
    Dec. 22, 1998 ... 197–203
    Feb. 2–3 1999 ... 426–36
    May 18, 1999 ... 570–5
    June 29–30 1999 ... 674–81
    August 24, 1999 ... 820–7
  Open Market operations ... 218
  Statement ... 490
  Subcommittee established ... 827
Federal Reserve Banks
  Chairmen and Deputy Chairmen, appointments ... 727
  Check settlement ... 109, 111
  Directors, list ... 355–67
  Kansas City, new web site ... 818
  Operating income ... 196
Federal Reserve Board Retirement Portability Act, statement ... 252–5
Federal Reserve notes ... 411, 671
Federal Reserve System ... 37, 313
Fees for Federal Reserve services to depository institutions ... 37
Ferguson, Governor Roger W., Jr., nomination and appointment, Vice Chairman, Board of Governors of the Federal Reserve System ... 670, 727
FFIEC, Year 2000 Contingency Planning Working Group ... 409
Finance ... 534, 536
Financial
  Markets ... 4–12, 165–9
  Netting ... 311, 323
  Privacy, statement ... 624–6
  Reform, statements ... 240–3, 250–2
Financial Contract Provision, H.R. 833, statement ... 310–2
Financial Management Service (FMS) ... 414
Financial Services Education Coalition ... 469
Financial Services Information Sharing ... 728
Fisher index, weighted ... 24
Fisher, Peter R., articles ... 178–83, 217–35, 396–400, 616–20, 808–13
Fleet Financial Group, Inc., public meeting ... 567
Flow of funds accounts, supplementary tables ... 256
Foreign
  Banks, U.S. banking ... 609, 611, 817
  Branch offices ... 600, 603, 614, 615
  Joint ventures ... 601
  Sector, economic developments ... 160–2, 549–52
  Stocks, list of marginable, availability ... 257
  Subsidiaries ... 604
Foreign exchange, Treasury and Federal Reserve operations, articles ... 178–83, 396–400, 616–20, 808–13
Foreign Short-Term Interest Rates, discontinued table ... 112
Foreign transactions in 1999, article ... 287–99
FRB/US model ... 1, 2
Freddie Mac ... 805
Freeman, Richard T., promoted to Assistant Director, Division of International Finance ... 636
Frontier Bank of Laramie County ... 39, 80

GILBERT, Charles, article ... 20–33
Government sector, economic developments ... 158–60
Government Securities Clearing Corporation ... 806
Government-sponsored enterprises ... 805
Gramlich, Governor Edward M., statements
  Conference Report on H.R. 3150 ... 322–5
  Customer financial privacy ... 624–6

Pages

Gramlich, Governor Edward M., statements—Continued
Social Security reform ... 239
Greenspan, Chairman Alan, statements
Financial reform ... 240–3, 250–2
Monetary policy, semiannual report ... 243–50, 626–31
Secretary Rubin, resignation ... 490
Social security ... 190–2, 303–6
Technology, effects on financial system (Board of Governors) ... 325–7, 556–8, 561–4
Telecommunications technologies ... 487–9
U.S. Economy ... 187–9
Guangdong International Trust and Investment Corporation ... 550

H.R. bills
10, statement ... 240–3, 419–23
775 ... 413
833, statement ... 310–2
1094 ... 411
1585, statement ... 479–84
3150, statement ... 322–5
Hambley, Winthrop P., promoted to Deputy Congressional Liaison, Office of Board Members ... 113
Hedge funds
Demand for ... 795
Long-Term Capital Management L.P. ... 46, 106–8, 306–9, 312–8, 318–21
Helkie, William L., promoted to Assistant Director, Division of International Finance ... 636
Helping People in Your Community Understand Basic Financial Services, resource guide ... 469
Highly leveraged institutions ... 306, 319, 321
Hilton, Spence, article ... 217–35
Hogarth, Jeanne M., article ... 459–73
Home Mortgage Disclosure (Reg. C) ... 125
Hong Kong, economic developments ... 550
Hooper, Peter III, Deputy Director, Division of International Finance, resignation ... 673
Houpt, James V., article ... 599–615
Household finances ... 153–5, 374, 534
Howard, David H., promoted to Deputy Director, Division of International Finance ... 636

IMPORTS and exports ... 292, 295, 539
Income and expenses
Commercial banks, tables ... 386–95
Federal Reserve Banks ... 196
Investment ... 296
Industrial production and capacity utilization
Article ... 20–33
Releases ... 34–36, 103–5, 184–6, 236–8, 300–2, 401–3, 474–6, 553–5, 621–3, 667–9, 724–6, 814–6
Revised data ... 26–33
Inflation-indexed securities ... 800–3
Information Resources Management, Division of, name change ... 425
Information technology, financial system ... 556–8
Information Technology, new name for IRM Division ... 425
Intercompany tax allocations ... 111
Interest income and expenses ... 376, 480
Interest rates
Commercial banks, tables ... 386–95
Economic developments ... 165–8
Internal Revenue Service, Original Issue Discount rule ... 788
International
Banking services ... 600
Developments, monetary policy ... 173–7, 549–52
Operations, commercial banks ... 384
International activities of U.S. banks and in U.S. banking markets, article ... 599–615
International Banking Act of 1978
Orders issued under
Anglo Irish Bank Corporation plc, Dublin, Ireland ... 587
Antwerpse Diamantbank N.V., Antwerp, Belgium ... 832
Banco BBA-Creditanstalt, S.A., Sao Paulo, Brazil ... 518–20
Banco de Credito e Inversiones S.A., Santiago, Chile ... 446–8
Banco de la Ciudad de Buenos Aires, Buenos Aires, Argentina ... 647–9
Credit Suisse, Zurich, Switzerland ... 68

Pages

International Banking Act of 1978—Continued
Orders issued under—Continued
Deutsche VerkehrsBank AG, Frankfurt am Main, Germany ... 588
ING Bank, N.V., Amsterdam, The Netherlands ... 448
KBC Bank N.V., Brussels, Belgium ... 834
Paribas, Paris, France ... 449–51
International banking facilities (IBFs) ... 602, 606
International Banking Operations (Reg. K) ... 829
International Finance, Division of, reorganization ... 331
Investments ... 534, 535, 536
Ireland, Oliver, statement ... 310–2
Iyigun, Murat F., article ... 655–66

JAPAN, economic developments ... 290, 550
Joint Year 2000 Council ... 410
Jones, David S., change in title to Senior Adviser, Division of Research and Statistics ... 113

KAMIN, Steven B., promoted to Assistant Director, Division of International Finance ... 636
Kebede, Kassahum ... 112, 145
Kelley, Governor Edward W., Jr., statements
Federal Reserve Board Retirement Portability Act ... 252–5
Year 2000, financial readiness ... 404–13
Keynesian model, new ... 1
Keys to Vehicle Leasing, Spanish version ... 672
Know Your Customer, programs and proposed rule ... 111, 309, 328
Korea, economic developments ... 550

LABOR markets, economic developments ... 162, 540–4
Laderman, Elizabeth, article ... 709–23
Leonard, Deborah L., article ... 808–13
Liabilities, commercial banks ... 376
Liquidity, Treasury securities ... 795
Litigation
Final enforcement orders and decisions issued by Board of Governors
Adairsville Bancshares, Inc. ... 112
Ahn, John H., 1996 ... 216
American Bank ... 672, 707
B.O.T. Corporation, N.V., Curacao, Netherlands Antilles ... 491, 527
Banco Atlantico, S.A., Barcelona, Spain ... 567, 596
Banco Popular de Puerto Rico ... 568, 596
Banco Popular del Ecuador, S.A., Quito, Ecuador ... 568, 596
Bank of Adairsville ... 707
Barber, William ... 731, 840
Belmont Bancorp ... 672
Carmichael, William ... 731, 840
Carrasco, Ricardo ... 112, 142–5
Community Capital Corporation ... 567, 596, 672
Edwards, Jeremy, Richard, and Vivian ... 731, 840
Evergreen Bank, N.A. ... 78
Fahrner, Craig J. ... 654, 672, 707
Farmers and Merchants Bank ... 707
First Data Corporation ... 673
First Data Merchant Services ... 424
Fonkenell, Guillaume Henri Andrew ... 353, 568
Foxdale Bancorp, Inc. ... 425
Foxdale Bank ... 425
Frontier Bank of Laramie County ... 39, 80
Goglia, Kenneth ... 636, 654
Grimes County Capital Corporation ... 636, 654
Hank Rhon, Carlos ... 284–6
Hyun, Hogi Patrick ... 286, 330
Incus Co., Ltd., Tortola, British Virgin Islands ... 284–6
Kebede, Kassahum ... 112, 145
Kingdon, Bruce Jeffrey ... 636, 654
Laredo National Bancshares ... 284–6
Liu, Joseph C. ... 636, 654
Marant, Grant and Linda ... 731, 840
Marin National Bancorp ... 707
Masagung, Putra ... 80, 111, 145
Nieminen, David and Gay Lynn ... 731, 840
P.T. Ekspor Impor Bank Indonesia, Jakarta, Indonesia ... 112, 145
P.T. Gunung Agung., Ltd., Corporation, Jakarta, Indonesia ... 111, 145

Pages

Litigation—Continued
Final enforcement orders and decisions—Continued
Piper, Paul P., Jr. ... 425, 457
Plante, Harvey ... 636, 654
Putnam-Greene Financial Corporation ... 672, 707
Redemann, James J. ... 78
Riesmeyer, John ... 636, 654
Rouse, James and Jenene ... 732, 840
Sellers, Bob L., 1996 ... 216
Shilstone, William ... 39
Smilek, Fred J. ... 112, 145
Southern Security Bank ... 112, 145
TransAlliance, L.P. ... 491
Walker, Daniel K. and Kenneth G. ... 286, 330
Warfield, H. Burns ... 732, 840
Wellington State Bank ... 491
Zia New Mexico Bank ... 286
Fleet Financial Group, Inc., public meeting ... 567
Index of orders and actions taken ... 70, 277–9, 451, 699
Pending cases involving the Board of Governors, lists of ... 77, 142, 215, 283, 352, 456, 526, 595, 653, 706, 781, 839
Written agreements approved by Federal Reserve Banks
Adairsville Bancshares, Inc. ... 112, 145
Belmont Bancorp ... 707
Branch Skandinaviska Enskilda Banken Corporation ... 707
Community Capital Corporation ... 708
First Security Bancshares, Inc. ... 731, 782
First Utah Bancorporation ... 257, 286
First Utah Bank ... 257, 286
Foxdale Bancorp, Inc. ... 457
Grimes County Capital Corporation ... 654
Hanmi Bank ... 707
Premier Data Corporation ... 257, 286
Security State Bank ... 731
Skandinaviska Enskilda Banken ... 707
Skandinaviska Enskilda Banken's New York ... 707
Southern Security Bank ... 112, 145
Wellington State Bank ... 527, 708
Zia New Mexico Bank ... 112, 145
Loan losses by banks ... 329, 490, 558–61, 634
Loan-to-deposit ratios ... 731
Loan-to-value residential real estate loans ... 818
Loans
Business ... 370
Commercial and industrial ... 372
Depository institutions, loss allowance ... 38
Household ... 374
Loan-to-value residential real estate ... 818
Lower-income and minority homebuyers ... 709–23
Mortgage, article ... 81–102
Long-Term Capital Management, L.P. ... 46, 306–9, 312–8, 318–21, 477–9
Looking for the Best Mortgage: Shop, Compare, Negotiate, brochure ... 256
Low reserve tranche adjustment ... 817
Lower-income families, banking practices and loans to ... 459–73, 709–23

MANUFACTURED-HOME lenders ... 709–23
Marginable stock, availability of lists ... 257
Masagung, Putra ... 80, 111, 145
McDonough, William J., President, Federal Reserve Bank of New York, statements ... 306–9, 318–21
Members, Board of Governors, lists, 1913–99 ... 597, 783
Meyer, Governor Laurence H., statements
H.R. 1585 ... 479–84
Loan losses ... 558–61
Long-Term Capital Management ... 312–8
Mingo, John J., Senior Adviser, Division of Research and Statistics, retirement ... 569
Minority homebuyers, loans to ... 709–23
Monetary aggregates ... 170–3, 545–7
Monetary policy
Eurosystem ... 658
FRB/US perspective, article ... 1–19
Reports to the Congress ... 147–77, 243–50, 626–31
Monetary transmission channels ... 3

Pages

Money laundering and Bank Secrecy Act, statement ... 415–9
Money stock data, revision ... 257–61
Morisse, Kathryn A., article ... 287–99
Mortgage lending, articles ... 81–102, 709–23

NATIONAL Book-Entry System ... 791
National Check Cashers Association ... 470
Nelson, William R., article ... 369–95
Netting, financial ... 323
Notes, Federal Reserve, ordered ... 671

O'DONNELL, Kevin H., article ... 459–73
Off-the-run securities ... 795
Oil prices in 1999 ... 291, 295
On-the-run issues ... 795
Over-the-counter derivatives ... 106–8, 485–7

P.T. Ekspor Impor Bank Indonesia, Jakarta, Indonesia ... 112
P.T. Gunung Agung, Ltd. Corporation, Jakarta, Indonesia ... 111, 145
Parkinson, Patrick M, statements ... 106–8, 477–9
Passmore, Wayne, article ... 709–23
Payments System Development Committee ... 634
Prices ... 163–5, 542–4, 548
Primary dealers ... 786
Primary market ... 786–8
Production, industrial (*See also* Industrial production) ... 20
Profits, corporations ... 536
Proposed actions
Automated clearinghouse transactions ... 491
Availability of Funds and Collection of Checks (Reg. CC) ... 111, 256
Century Date Change Special Liquidity Facility ... 491
Consumer Leasing (Reg. M) ... 111, 817
Electronic Fund Transfers (Reg. E) ... 817
Equal Credit Opportunity (Reg. B) ... 817
Know Your Customer ... 111
Truth in Lending (Reg. Z) ... 111, 817
Truth in Savings (Reg. DD) ... 817
Public Affairs Program, Year 2000 readiness ... 406
Publications
Annual Report, 85th, 1998 ... 491
Annual Report, Budget Review, 1999 ... 491
Bank Holding Company Supervision Manual ... 112, 568
Consumer Handbook on Adjustable-Rate Mortgages ... 491
Keys to Vehicle Leasing, Spanish version ... 672
Looking for the Best Mortgage: Shop, Compare, Negotiate ... 256

RADDOCK, Richard, article ... 20–33
Real, brazilian ... 549
Reciprocal currency arrangements ... 570
Regulations, Board of Governors (*See also* Rules)
A, Extensions of Credit by Federal Reserve Banks; Change in Discount Rate ... 49, 639
B, Equal Credit Opportunity ... 671, 817
C, Home Mortgage Disclosure ... 125
D, Reserve Requirements of Depository Institutions ... 49, 733
E, Electronic Fund Transfers ... 671, 817
H, Membership of State Banking Institutions in the Federal Reserve System ... 328
K, International Banking Operations ... 829
M, Consumer Leasing ... 111, 328, 671, 817
Y, Bank Holding Companies and Change in Bank Control ... 50, 267, 328
Z, Truth in Lending ... 109, 111, 329, 671, 817
CC, Availability of Funds and Collection of Checks ... 111, 256, 329, 333, 632, 817, 830
DD, Truth in Savings ... 671, 817
Reifschneider, David, article ... 1–19
Reinhart, Vincent R., transferred and appointed Deputy Director, Division of International Finance ... 673
Report on Hedge Funds, Leverage, and the Lessons of Long-Term Capital Management, statement ... 477–9
Repurchase agreements ... 797
Reserve requirements
Low reserve tranche adjustment ... 817
Net transaction accounts, decrease ... 38, 49
Open Market operations ... 221–9

Pages

Reserve requirements—Continued
Ratios 733
Reserve Requirements of Depository Institutions (Reg. D) 733
Reserves, interest on under H.R. 1585 480
Retirement reform, statement 303–6
Riegle–Neal Interstate Banking and Branching Efficiency Act of 1994 731
Riggs, Betsy, Assistant Director, Division of Information Resources Management, retirement 425
Risk, country and transfer 606
Risk-based capital 263, 328, 437–9
Rivlin, Vice Chair Alice M., resignation 565
Robinson, Donald L., promoted to Deputy Inspector General, Office of the Inspector General 637
Roseman, Louise L., appointed Director, Division of Reserve Bank Operations and Payment Systems 492
Rubin, Robert, Secretary of the Treasury, resignation, statement by Chairman Greenspan 490
Rules Regarding Delegation of Authority 50

SACK, Brian, article 785–806
Saving by lower-income families 471
Secondary market 792
Securities and Exchange Commission (SEC) 558–61
Securities, U.S. Treasury 375, 547–9
Sellers, Bob L., 1996 216
Settlement services, depository institutions 38
Shilstone, William 39
Shocks, economic 10
Small Business Finances, 1998 survey 635
Small, Richard A., statements 309, 415–9
Smilek, Fred J. 112
Social Security, statement 190–2, 239
Southern Security Bank 112, 145
Special Liquidity Facility 632
State and local governments, budget 539
Statements to the Congress (including reports and letters)
Commodity Exchange Act (Patrick M. Parkinson, Associate Director, Division of Research and Statistics) 484–7
Conference Report, H.R. 3150 (Governor Gramlich) 322–5
Customer financial privacy (Governor Gramlich) 624–6
Depository Institution Regulatory Streamlining Act of 1999, H.R. 1585 (Governor Meyer) 479–84
Federal Reserve Board Retirement Portability Act (Governor Kelley) 252–5
Financial reform (Chairman Greenspan) 240–3, 419–23
Know Your Customer regulation (Richard A. Small, Assistant Director, Division of Banking Supervision and Regulation) 309
Loan losses (Governor Meyer) 558–61
Long-Term Capital Management, by
Governor Meyer 312–8
William J. McDonough, President, Federal Reserve Bank of New York 306–9, 318–21
Monetary policy, semiannual reports (Chairman Greenspan) 243–50, 626–31
Money laundering, Bank Secrecy Act (Richard A. Small, Assistant Director, Division of Banking Supervision and Regulation) 415–9
Over-the-counter derivatives and hedge funds (Patrick M. Parkinson) 106–8
Report on Hedge Funds, Leverage, and the Lessons of Long-Term Capital Management (Patrick M. Parkinson, Associate Director, Division of Research and Statistics) 477–9
Social security, by
Chairman Greenspan 190–2, 303–6
Governor Gramlich 239
Technology, effects on financial system (Board of Governors) 325–7, 556–8, 561–4
Telecommunications technologies (Chairman Greenspan) .. 487–9
Title X, Financial Contract Provisions (Oliver Ireland, Associate General Counsel) 310–2
U.S. Economy (Chairman Greenspan) 187–9

Pages

Statements to the Congress—Continued
Veterans' benefit payments, Year 2000 readiness (Kenneth D. Buckley, Assistant Director, Division of Reserve Bank Operations and Payment Systems) 413–5
Year 2000 readiness (Governor Kelley) 404–13
Stehm, Jeff, appointed Assistant Director, Division of Reserve Bank Operations and Payment Systems 113
Stevens, Richard C., appointed Director, Division of Information Technology 425
Subprime mortgage lenders 709–23
Subsidiaries, foreign 604
Survey of Small Business Finances, 1998 635
Suspension of Penalties for Certain Year 2000 Failures by Small Business Concerns, H.R. 775 413
Sweep programs 219
System Open Market Account 221–9, 233–5

TARGET (Trans-European Automated Real-time Gross-settlement Express Transfer) 663
Technology effects on financial system, statements 325–7, 556–8, 561–4
Telecommunications technologies, statement 487–9
Tetlow, Robert, article 1–19
Thrift Institutions Advisory Council, new members 109
Title X, statement 310–2
Trade deficit, U.S. 293
Trading activities 608
Transaction accounts 459
Transfer risk 607
Treasury and Federal Reserve foreign exchange operations, articles 178–83, 396–400, 616–20, 808–13
Treasury Automated Auction Processing System 791
Treasury debt and buybacks 787, 804
Treasury Direct 791
Treasury STRIPS Market 792
Treasury, U.S., securities
Article 785–807
Bills 786
Bonds 786
Holdings, commercial banks 375
Inflation-indexed 800–3
Monetary policy 547–9
Notes 786
Truth in Lending (Reg. Z) 109, 111, 329, 671, 817
Truth in Savings (Reg. DD) 671, 817
Truth in Savings Act 671
Tryon, Ralph W., appointed Assistant Director, Division of International Finance 331

U.S. capital accounts 540
U.S. Treasury, *See* Treasury
United Kingdom, economic developments 550

VETERANS' benefit payments, Year 2000 readiness, statement 413–5

WEB sites
Federal Reserve Board, new design 424
Kansas City, new site 424
Weis, John R., Adviser, Office of Staff Director for Management, retirement 569
When-issued market 791
Williams, John, article 1–19

YEAR 2000
Century Date Change Special Liquidity Facility 631, 632
Financial system readiness 249, 404–13, 548, 631
Holiday 411
Readiness 729–31
Veterans' benefit payments, readiness 413–5
Yield curve 793
Yield to maturity 790

ZIA New Mexico Bank 112, 145